

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Corenia S. Sirota
Debtor

Case No. 20-03625-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Feb 08, 2021

User: AutoDocke
Form ID: pdf002

Page 1 of 4
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2021:

Recip ID	Recipient Name and Address
db	+ Corenia S. Sirota, 584 E Main Street, Millville, PA 17846-9203
cr	+ CAVALRY SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
5382005	+ Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
5382008	+ American Education Services, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
5387997	+ BBVA USA, PO Box 10566, Birmingham, AL 35296-0001
5382009	+ Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
5382023	++ CORTRUST BANK, PO BOX 7030, MITCHELL SD 57301-7030 address filed with court:, CorTrust Bank, Attn: Bankruptcy, 100 E Havens Ave, Mitchell, SD 57301
5388560	+ Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
5382016	+ Central Loan, Attn: Bankruptcy, Po Box 77404, Ewing, NJ 08628-6404
5387867	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5382018	+ Citibank/Sunoco, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5382019	+ Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5382026	+ Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
5382027	EOS/CCA, PO Box 981002, Boston, MA 02298-1002
5382028	+ Fed Loan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
5382034	+ Geisinger Health Systems, 100 North Academy Avenue, Danville, PA 17822-9800
5382036	+ Lehigh Co. Inc., 74 Eyer Road, Danville, PA 17821-8367
5382038	+ Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
5387497	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5382042	Millville Boro, 136 Morehead Avenue, PO Box 30, Millville, PA 17846-0030
5382043	+ OCWEN Loan Servicing, Attn: Bankruptcy, 1661 Worthington Rd St. 100, West Palm Beach, FL 33409-6493
5382048	+ OneWest Bank Mortgage Servicing, Attn: Bankruptcy, OneWest Bank, Po Box 7056, Pasadena, CA 91109-7056
5386594	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
5382049	PPL Electric Utilities, Customer Services, 827 Hausman Road, Allentown, PA 18104-9392
5382051	+ Robinson and Jung LLC, Family Dentistry, 204 East Street, Bloomsburg, PA 17815-1845
5382058	+ Ted Heap's Container Service, 388 Jerseytown Road, PO Box 208, Millville, PA 17846-0208
5387350	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
5382059	++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, Us Bank, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201

TOTAL: 28

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 09 2021 09:40:35	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5382004	+ Email/Text: amscbankruptcy@adt.com	Feb 08 2021 19:06:00	ADT, 3190 S. Vaughn Way, Aurora, CO 80014-3512
5386986	+ Email/Text: amscbankruptcy@adt.com	Feb 08 2021 19:06:00	ADT LLC, 3190 South Vaughn Way, Aurora, CO 80014-3512

5382010	+ Email/Text: defaultspecialty.us@bbva.com	Feb 08 2021 19:05:00	BBVA Compass, Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296-0001
5382011	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Feb 08 2021 19:16:22	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5382012	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Feb 08 2021 19:15:42	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5382014	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Feb 08 2021 19:16:22	Capital One/Youngers, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5382015	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 08 2021 19:16:23	Carson Smithfield LLC, PO Box 9216, Old Bethpage, NY 11804-9016
5387867	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 08 2021 19:40:36	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5382018	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 08 2021 19:40:36	Citibank/Sunoco, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5382019	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 08 2021 19:41:12	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5382020	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 08 2021 19:05:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Pob 182125, Columbus, OH 43218-2125
5382022	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 08 2021 19:05:00	ComenityBank/Venus, Attn: Bankruptcy Dept, Po Box 182273, Columbus, OH 43218-2273
5382024	+ Email/PDF: creditonebknofications@resurgent.com	Feb 08 2021 19:15:15	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5382032	+ Email/Text: cashiering-administrationservices@flagstar.com	Feb 08 2021 19:06:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
5382033	Email/Text: bankruptcy@fult.com	Feb 08 2021 19:06:00	Fnb Danville, 354 Mill St, Danville, PA 17821
5382035	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 08 2021 19:05:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5382037	Email/Text: camanagement@mtb.com	Feb 08 2021 19:05:00	M&T Credit Services, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
5387445	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 08 2021 19:15:43	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5382039	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 08 2021 19:15:12	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
5382040	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 08 2021 19:05:00	Midland Credit Mgmt Inc., 2365 Northside Drive, STE 300, San Diego, CA 92108-2709
5384594	Email/PDF: cbp@onemainfinancial.com	Feb 08 2021 19:15:11	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5382044	+ Email/PDF: cbp@onemainfinancial.com	Feb 08 2021 19:15:41	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
5382050	+ Email/Text: bankruptcy@prosper.com	Feb 08 2021 19:06:00	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
5386985	Email/Text: bnc-quantum@quantum3group.com	Feb 08 2021 19:05:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
5382271	+ Email/PDF: gecsed@recoverycorp.com	Feb 08 2021 19:15:40	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5382052	+ Email/PDF: gecsed@recoverycorp.com	Feb 08 2021 19:15:40	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
5382053	+ Email/PDF: gecsed@recoverycorp.com		

		Feb 08 2021 19:15:40	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5382054	+ Email/PDF: gecsed@recoverycorp.com		
		Feb 08 2021 19:16:21	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
5382055	+ Email/PDF: gecsed@recoverycorp.com		
		Feb 08 2021 19:15:42	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5382056	+ Email/PDF: gecsed@recoverycorp.com		
		Feb 08 2021 19:16:19	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5382057	+ Email/PDF: gecsed@recoverycorp.com		
		Feb 08 2021 19:15:42	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5382060	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com		
		Feb 08 2021 19:05:00	Verizon Wireless Bkrtcy. Admin., 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5382003		ADT
5382002		Aarons Furniture Rental
5382041		Millville Borough
5382006	*+	Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
5382013	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5382017	*+	Central Loan, Attn: Bankruptcy, Po Box 77404, Ewing, NJ 08628-6404
5382021	*+	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Pob 182125, Columbus, OH 43218-2125
5382025	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5382029	*+	Fed Loan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
5382030	*+	Fed Loan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
5382031	*+	Fed Loan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
5382045	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
5382046	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
5382047	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
5382007	##+	Alltran Financial LP, PO Box 610, Sauk Rapids, MN 56379-0610

TOTAL: 3 Undeliverable, 11 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2021 at the address(es) listed below:

Name	Email Address
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Bass and Associates PC

District/off: 0314-5
Date Rcvd: Feb 08, 2021

User: AutoDocke
Form ID: pdf002

Page 4 of 4
Total Noticed: 58

on behalf of Creditor CAVALRY SPV I LLC ecf@bass-associates.com

Charles J DeHart, III (Trustee)
TWecf@pamd13trustee.com

Michael J McCrystal
on behalf of Debtor 1 Corenia S. Sirota mccrystallaw@gmail.com sueparalegal@gmail.com

Rebecca Ann Solarz
on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com

United States Trustee
ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:
Corenia S. SirotaCHAPTER 13
CASE NO. **5:20-bk-03625**

☒ ORIGINAL PLAN
☐ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)
☐ Number of Motions to Avoid Liens
☐ Number of Motions to Value Collateral

CHAPTER 13 PLAN**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- | | | | |
|---|---|-----------------------------------|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$__ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$6,000.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
1	60	100.00	0.00	100.00	6,000.00
				Total Payments:	\$6,000.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☒ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$0.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as __. All sales shall be completed by __. If the property does not sell by the date specified, then the disposition of the property shall be as follows:
-

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:
-

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check one.

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

☒ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

☒ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☒ None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

E. Secured claims for which a § 506 valuation is applicable. Check one.

☒ None. *If "None" is checked, the rest of § 2.E need not be completed or reproduced.*

F. Surrender of Collateral. Check one.

☒ None. *If "None" is checked, the rest of § 2.F need not be completed or reproduced.*

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☒ None. *If "None" is checked, the rest of § 2.G need not be completed or reproduced.*

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 1,800.00 already paid by the Debtor, the amount of \$ 0.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$_____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.

Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, certain Domestic Support Obligations)

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
Internal Revenue Service	\$5,400.00

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS**A. Claims of Unsecured Nonpriority Creditors Specially Classified.**

Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☐ plan confirmation.
- ☐ entry of discharge.
- ☐ closing of case.

7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
 Level 2: _____
 Level 3: _____
 Level 4: _____
 Level 5: _____
 Level 6: _____
 Level 7: _____
 Level 8: _____

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
 Level 2: Debtor's attorney's fees.
 Level 3: Domestic Support Obligations.
 Level 4: Priority claims, pro rata.
 Level 5: Secured claims, pro rata.
 Level 6: Specially classified unsecured claims.
 Level 7: Timely filed general unsecured claims.
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: January 12, 2021

/s/ Michael McCrystal
Michael McCrystal 55064
 Attorney for Debtor

/s/ Corenia S. Sirota
Corenia S. Sirota
 Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.